

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: SCHULD, PATRICIA K

§ Case No. 07-70072

§

§

Debtor(s)

§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under Chapter 7 of the United States Bankruptcy Code on January 12, 2007. The undersigned trustee was appointed on January 12, 2007.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 24,433.78

Funds were disbursed in the following amounts:

Administrative expenses 1,278.66

Payments to creditors 0.00

Non-estate funds paid to 3rd Parties 0.00

Payments to the debtor 1,600.00

Leaving a balance on hand of ¹ \$ 21,555.12

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing claims in this case was 05/22/2007. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$3,033.38. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$3,033.38, for a total compensation of \$3,033.38. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 10/14/2009 By: /s/BERNARD J. NATALE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 07-70072

Trustee: (330370) BERNARD J. NATALE

Case Name: SCHULD, PATRICIA K

Filed (f) or Converted (c): 01/12/07 (f)

§341(a) Meeting Date: 02/08/07

Period Ending: 10/15/09

Claims Bar Date: 05/22/07

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	CASH ON HAND	10.00	0.00	DA	0.00	FA
2	CHASE BANK CHECKING	100.00	0.00	DA	0.00	FA
3	HOUSEHOLD GOODS AND FURNISHINGS	800.00	0.00	DA	0.00	FA
4	WEARING APPAREL	300.00	0.00	DA	0.00	FA
5	JEWELRY	200.00	0.00	DA	0.00	FA
6	LOTTERY WINNINGS - ANNUAL WINNINGS	12,937.50	11,337.50		18,629.98	FA
7	2002 BUICK CENTURY (100,000 MILES)	4,500.00	1,100.00	DA	0.00	FA
8	COMPUTER	200.00	0.00	DA	0.00	FA
9	1999 FLEETWOOD MOBILE HOME	43,000.00	0.00	DA	0.00	FA
10	2007 FEDERAL TAX REFUND (u)	Unknown	2,809.00		2,809.00	FA
11	2007 STATE TAX REFUND (u)	Unknown	58.00		58.67	FA
12	2008 Federal Tax Refund (u)	0.00	2,831.00		2,831.38	FA
13	2008 State Tax Refund (u) Order to Abandoned entered on 9/23/09 by Judge Barbosa	0.00	59.00	OA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		104.75	Unknown
14	Assets Totals (Excluding unknown values)	\$62,047.50	\$18,194.50		\$24,433.78	\$0.00

Major Activities Affecting Case Closing:

AWAITING RECEIPT OF STATE OF ILLINOIS TAX REFUND OF \$59.

Initial Projected Date Of Final Report (TFR): December 31, 2008

Current Projected Date Of Final Report (TFR): December 31, 2009

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-70072

Case Name: SCHULD, PATRICIA K

Taxpayer ID #: 13-7555930

Period Ending: 10/15/09

Trustee: BERNARD J. NATALE (330370)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****12-65 - Money Market Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
05/21/07	{6}	DANIEL W HYNES	PAY OUT ON LOTTERY WINNINGS	1129-000	9,314.99		9,314.99
05/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.9500%	1270-000	1.64		9,316.63
05/31/07	1001	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 05/31/2007 FOR CASE #07-70072, BOND # 016018067 CHAPTER 7 BLANKET BOND WISCONSIN (MADISON)/ILLI Voided on 05/31/07	2300-003		7.84	9,308.79
05/31/07	1001	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 05/31/2007 FOR CASE #07-70072, BOND # 016018067 CHAPTER 7 BLANKET BOND WISCONSIN (MADISON)/ILLI Voided: check issued on 05/31/07	2300-003		-7.84	9,316.63
05/31/07	1002	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 05/31/2007 FOR CASE #07-70072, BOND NO. 016018067	2300-000		7.97	9,308.66
06/13/07		To Account #*****1266	TRANSFER TO PAY DEBTOR'S EXEMPTION	9999-000		1,700.00	7,608.66
06/29/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.9500%	1270-000	6.27		7,614.93
07/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.9500%	1270-000	6.34		7,621.27
08/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.9500%	1270-000	6.14		7,627.41
09/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.9500%	1270-000	5.55		7,632.96
10/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.9500%	1270-000	6.55		7,639.51
11/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8200%	1270-000	21.02		7,660.53
12/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8200%	1270-000	5.33		7,665.86
01/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.5000%	1270-000	4.79		7,670.65
02/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.4200%	1270-000	2.55		7,673.20
03/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2700%	1270-000	2.29		7,675.49
04/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2700%	1270-000	1.70		7,677.19
05/22/08	{6}	ILLINOIS DEPARTMENT OF REVENUE	FINAL PAY OUT OF ILLINOIS LOTTERY WINNINGS	1129-000	9,314.99		16,992.18
05/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2400%	1270-000	1.76		16,993.94
06/03/08	{10}	UNITED STATES TREASURY - IRS	2007 INCOME TAX REFUND	1224-000	2,809.00		19,802.94
06/12/08	1003	LINDGREN CALLIHAN VAN OSDOL & CO LTD	Ref # 99812 - Preparation of Tax Returns	3410-000		625.40	19,177.54
06/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2400%	1270-000	3.86		19,181.40
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2400%	1270-000	3.90		19,185.30
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2400%	1270-000	3.65		19,188.95

Subtotals : \$21,522.32 \$2,333.37

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-70072
Case Name: SCHULD, PATRICIA K

Trustee: BERNARD J. NATALE (330370)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****12-65 - Money Market Account
Blanket Bond: \$552,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: 13-7555930
Period Ending: 10/15/09

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
09/11/08	{11}	ILLINOIS DEPARTMENT OF REVENUE	2008 STATE OF ILLINOIS TAX REFUND AND INTEREST	1224-000	58.67		19,247.62
09/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2400%	1270-000	4.04		19,251.66
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2000%	1270-000	3.70		19,255.36
11/10/08	{12}	INTERNAL REVENUE SERVICE	INCOME TAX REFUND	1224-000	2,831.38		22,086.74
11/26/08		To Account #*****1266	TRANSFER	9999-000		1,000.00	21,086.74
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1300%	1270-000	2.44		21,089.18
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	1.87		21,091.05
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	1.03		21,092.08
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	0.96		21,093.04
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	1.10		21,094.14
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	1.03		21,095.17
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	1.00		21,096.17
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	1.10		21,097.27
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	1.07		21,098.34
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	1.07		21,099.41
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.00		21,100.41

ACCOUNT TOTALS	24,433.78	3,333.37	\$21,100.41
Less: Bank Transfers	0.00	2,700.00	
Subtotal	24,433.78	633.37	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$24,433.78	\$633.37	

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-70072
Case Name: SCHULD, PATRICIA K

Trustee: BERNARD J. NATALE (330370)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****12-66 - Checking Account
Blanket Bond: \$552,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: 13-7555930
Period Ending: 10/15/09

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/13/07		From Account #*****1265	TRANSFER TO PAY DEBTOR'S EXEMPTION	9999-000	1,700.00		1,700.00
06/13/07	101	PATRICIA K SCHULD	ONE TIME EXEMPTION ON LOTTERY WINNINGS	8100-002		1,600.00	100.00
06/02/08	102	INTERNATIONAL SURETIES, LTD	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/01/2008 FOR CASE #07-70072, BOND #016018067	2300-000		18.04	81.96
11/26/08		From Account #*****1265	TRANSFER	9999-000	1,000.00		1,081.96
11/26/08	103	LINDGREN CALLIHAN VAN OSDOL & CO LTD	Ref # 319683 SCHULD FINAL	3410-000		611.00	470.96
08/13/09	104	INTERNATIONAL SURETIES, LTD	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 06/01/2009 FOR CASE #07-70072, BOND #016018067 06/01/09-06/01/10	2300-000		16.25	454.71

ACCOUNT TOTALS	2,700.00	2,245.29	\$454.71
Less: Bank Transfers	2,700.00	0.00	
Subtotal	0.00	2,245.29	
Less: Payments to Debtors		1,600.00	
NET Receipts / Disbursements	\$0.00	\$645.29	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****12-65	24,433.78	633.37	21,100.41
Checking # ***-*****12-66	0.00	645.29	454.71
	\$24,433.78	\$1,278.66	\$21,555.12

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Claims Proposed Distribution

Case: 07-70072 SCHULD, PATRICIA K

Report Includes ONLY Claims with a Proposed Distribution

Case Balance: \$21,555.12 Total Proposed Payment: \$21,555.12 Remaining Balance: \$0.00

Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
	BERNARD J. NATALE, LTD. Admin Ch. 7		40.94	40.94	0.00	40.94	40.94	21,514.18
	<3120-00 Attorney for Trustee Expenses (Trustee Firm)>							
	BERNARD J. NATALE, LTD. Admin Ch. 7		3,823.75	3,823.75	0.00	3,823.75	3,823.75	17,690.43
	<3110-00 Attorney for Trustee Fees (Trustee Firm)>							
	BERNARD J. NATALE Admin Ch. 7		3,033.38	3,033.38	0.00	3,033.38	3,033.38	14,657.05
	<2100-00 Trustee Compensation>							
1	Worldwide Financial Capital Bank	Unsecured	273.70	273.70	0.00	273.70	142.50	14,514.55
2	eCAST Settlement Corporation assignee of	Unsecured	26,146.83	26,146.83	0.00	26,146.83	13,613.28	901.27
3	eCAST Settlement Corporation assignee of	Unsecured	931.05	931.05	0.00	931.05	484.75	416.52
4	eCAST Settlement Corporation assignee of	Unsecured	800.01	800.01	0.00	800.01	416.52	0.00
Total for Case 07-70072 :			\$35,049.66	\$35,049.66	\$0.00	\$35,049.66	\$21,555.12	

CASE SUMMARY

	Amount Filed	Amount Allowed	Paid to Date	Proposed Payment	% paid
Total Administrative Claims :	\$6,898.07	\$6,898.07	\$0.00	\$6,898.07	100.000000%
Total Unsecured Claims :	\$28,151.59	\$28,151.59	\$0.00	\$14,657.05	52.064732%

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 07-70072
Case Name: SCHULD, PATRICIA K
Trustee Name: BERNARD J. NATALE

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> <u>BERNARD J. NATALE</u>	\$ <u>3,033.38</u>	\$ _____
<i>Attorney for trustee</i> <u>BERNARD J. NATALE,</u> <u>LTD.</u>	\$ <u>3,823.75</u>	\$ <u>40.94</u>
<i>Appraiser</i> _____	\$ _____	\$ _____
<i>Auctioneer</i> _____	\$ _____	\$ _____
<i>Accountant</i> _____	\$ _____	\$ _____
<i>Special Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Charges,</i> <u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
<i>Fees,</i> <u>United States Trustee</u>	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
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<i>Attorney for debtor</i>	_____	\$ _____	\$ _____
<i>Attorney for</i>	_____	\$ _____	\$ _____
<i>Accountant for</i>	_____	\$ _____	\$ _____
<i>Appraiser for</i>	_____	\$ _____	\$ _____
<i>Other</i>	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 28,151.59 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 52.1 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	Worldwide Financial Capital Bank	\$ <u>273.70</u>	\$ <u>142.50</u>
<u>2</u>	eCAST Settlement Corporation assignee of	\$ <u>26,146.83</u>	\$ <u>13,613.28</u>
<u>3</u>	eCAST Settlement Corporation assignee of	\$ <u>931.05</u>	\$ <u>484.75</u>
<u>4</u>	eCAST Settlement Corporation assignee of	\$ <u>800.01</u>	\$ <u>416.52</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 0.00.